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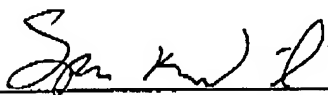
Serial No.: 10/047,577 Conf. No.: 4673
Filing Date: 1/15/2002 Art Unit: 3629
Applicant: Davies et al. Examiner: Nguyen, T. D.
Title: SEPARATION OF DUTIES FOR Docket No.: CHA920010007US1 (IBMC-0025)
BUSINESS PROCESS RISK
MANAGEMENT

COMMISSIONER FOR PATENTS

DESTINATION FACSIMILE NUMBER: 703-872-9306

Transmitted herewith is: After-Final Amendment in 11 pages
in the above identified application.

- ☒ No additional fee is required.
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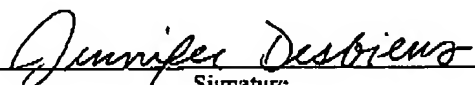
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DATE: January 13, 2005

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**REPLY UNDER 37 CFR 1.116
EXPEDITED PROCEDURE
TECHNOLOGY CENTER 2811****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No.	10/047,577	Conf. No.	4673
In Re Application of:	Davies <i>et al.</i>	Art Unit:	3629
Filed:	01/15/2002	Dkt. #:	CHA920010007US1 (IBMC-0025)
Cust. No.:	23550	Examiner:	Nguyen, T. D.
Title:	SEPARATION OF DUTIES FOR BUSINESS PROCESS RISK MANAGEMENT		

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AFTER-FINAL AMENDMENT

Sir:

I. INTRODUCTORY COMMENTS

In response to the final Office Action of December 7, 2004, please amend the above-referenced patent application as follows:

10/047,577

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